



South Dakota
April 18, 1997

Recovery Times

"People Helping People"



FEMA
ISSUE 1



FEMA photo by Jerry DeFelice

Frozen floodwaters lie in wait for warmer weather in Watertown.

South Dakota Storm Victims: Apply Now for Disaster Assistance

As a result of floods, severe winter storms, high winds, heavy spring rain, rapid snow melt and ice jams, all 66 counties in South Dakota were declared federal disaster areas. President Clinton issued the declaration April 7 at the request of Gov. Bill Janklow.

The declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help flood victims throughout the state.

"The federal-state partnership allows us to provide victims with easy access to a wide range of disaster recovery assistance," Janklow said.

The aid, to be coordinated at the federal level by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business Administration (SBA) also will be avail-

able to cover individual and business property losses that are not fully insured.

FEMA Director James Lee Witt urged those who suffered storm damages, including people with insurance, to sign up promptly for assistance during the application period. FEMA may be able to help with losses that the insurance does not cover.

"It's really tough when you see so many people lose the family possessions they have worked all their lives to accumulate," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named David P. Grier IV to coordinate the federal relief effort to help victims of the flooding.

"We want to help people recover as quickly as possible," Grier said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Disaster Recovery Information

South Dakota residents whose homes or personal property sustained damage as a result of floods, severe winter storms, high winds, heavy rain, rapid snow melt and ice jams are urged to begin the application process. Call **1-800-462-9029** from 8 a.m. to 6 p.m., seven days a week. The number to call if you are speech- or hearing-impaired is **1-800-462-7585**.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer David P. Grier IV said. "We encourage all who have suffered damage to call as soon as possible."

Temporary Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the floods.

Low-Interest Loans

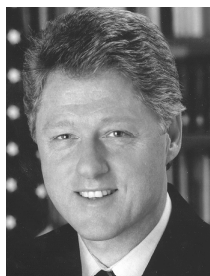
During disasters, the U.S. Small Business Administration (SBA) provides low-interest long-term loans to home owners, renters and businesses of all sizes that are not fully insured. The low interest rates and attractive terms make these loans affordable.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

Apply By Phone
1-800-462-9029
(TTY: 1-800-462-7585)
8 a.m. to 6 p.m. seven days a week.
Toll Free

President, Governor Pledge Fast, Caring Aid



A Message From

President Bill Clinton

My heart goes out to all residents of South Dakota affected by the snow and floods.

This has been an extremely rough year for thousands of South Dakotans. This is not the first time that many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovery is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of South Dakota be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local government partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of South Dakota impacted by the repeated snow and flooding Godspeed in your recovery.



A Message From

Governor Bill Janklow

You, your family, friends and neighbors have worked your hardest to fight the blizzards and floods of 1997. Together, we survived the worst by helping each other and being good neighbors, even to people we didn't know. That's the South Dakota way and it's why we choose to live here.

Unfortunately, most of our work isn't over. Now we have the hard work of cleaning up and rebuilding.

However, we won't have to do it by ourselves. We have received our second federal disaster declaration for 1997, which allows the Federal Emergency Management Agency to make special federal programs available to victims of the floods of 1997.

At the state level, we have been in high gear since the blizzard started in early January and that's where we will stay until our work is done. Thousands of employees in every agency will continue working hard to rebuild state roads, provide state programs and services quickly, and help South Dakotans solve problems caused by the blizzards and flooding.

I know that's the same spirit that our people have because I've talked with thousands of South Dakotans during these tough times. We won't let any disaster stop us from building a better state for the next generations of South Dakotans.

Disaster Questions and Answers

Q. What should I do to get help on my disaster losses?

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies

the nature of your losses to establish your eligibility for disaster assistance programs.

Q. I registered with the Federal Emergency Management Agency and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. For disaster damage to property owned by individuals, families and businesses that are not fully covered by insurance, the primary form of federal assistance for long-term recovery is a low-interest disaster loan from SBA.

Q. What happens if I can't afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. This grant program may provide assistance for needs that cannot be met with loans, housing assistance, insurance or help from other sources.

Out of Work Because of the Disaster?

Your business has been destroyed. Your crops have been damaged. You no longer have a job or income. What do you do?

The federal disaster unemployment assistance program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster.

The program is designed to help the self-employed, farmers, ranchers and those not normally eligible for unemployment insurance.

What is the first thing I need to do?

Call the toll-free registration number 1-800-462-9029 (TTY 1-800-462-7585 for the speech- and hearing-impaired).

Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self employed or a migrant/seasonal worker with income substantially affected by the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes head of household.

Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **1-800-462-9029 (TTY 1-800-462-7585)** for the speech- and hearing-impaired).



Vice President Al Gore gets first-hand look at rising floodwaters.

FEWA photo by Kurt Sommerfeld

After the Flood: The First Steps

Although floodwaters may be down in some areas, there are still many dangers. Here are some things to remember in the days ahead.

Roads may still be closed because they have been damaged or are covered by water. If you come upon a barricade or a flooded road, find another route.

Keep listening to the radio for news about what to do.

Emergency workers will be assisting people in flooded areas. You can help them by staying off the road and out of the way.

If you must walk or drive in areas that have been flooded, stay on firm ground. Moving water only six inches deep can sweep you off your feet.

Beware of standing water, which may be electrically charged from underground or downed power lines.

Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may be hidden under water-covered roads. Avoid walking or driving through it.

Play it safe. Additional flooding or flash floods can occur. Listen for local warnings. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.

Report downed power lines and broken gas lines immediately.

Beware of overexertion and exhaustion.

Keep children away from flooded areas. Playing near floodwaters can result in hypothermia, drowning and exposure to dangerous chemicals.

A Good Time to Think about Flood Insurance

As many South Dakota residents found out in the aftermath of the storms and flooding of this winter, home owner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP).

In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your home owner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

Added NFIP Coverage Available Soon

People with flood insurance underwritten by the National Flood Insurance Program (NFIP) can soon get some help with the extra cost of rebuilding or altering flood-damaged structures to comply with state or local floodplain management ordinances.

Federal Emergency Management Agency (FEMA) officials will allow every property owner who purchases or renews a flood insurance policy after June 1, 1997 to receive \$15,000 coverage to help pay for elevating, flood-proofing, demolishing or relocating a structure that has been substantially or repetitively damaged by flooding.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Some people resist buying flood insurance in the mistaken belief that if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president.

And even for floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable.

There is a 30-day waiting period before new policies take effect, so don't delay.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, **1-800-427-4661**.

The cost for the additional coverage is \$75.

This coverage, which was mandated by the National Flood Insurance Reform Act of 1994, applies only if the community is enforcing a substantial-damage or repetitive-loss in its floodplain management ordinance that requires action by the property owner.

FEMA recognizes that \$15,000 generally will not be sufficient to pay all costs to bring a structure into compliance with state and local laws and ordinances. However, the increased value of the property should offset at least some of the cost.

How to File a Claim for Flood Insurance

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a "notice of loss" form and assign an adjuster to assist you.

If possible, photograph the outside of the structure, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and height of the water.

Separate damaged from undamaged property and put the damaged things in the best possible order for the adjuster's examination.

Dispose of damaged property which presents a health hazard or which may hamper local clean-up operations. Be sure to describe adequately all discarded items so that, when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods, and include manufacturers' names, dates and places of purchases, and prices. Try to locate receipts or proofs of purchase, especially for major appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss.

Good records speed up settlement of your claim.

**For Information About
Flood Insurance
Call
1-800-427-4661**



FEMAphoto by Kurt Sonnenfeld

Watertown lives up to its name, as icy waters render many streets impassable.

Mud, Mildew? How to Get Rid of It

Mud in your house and car, and mildew on your walls can be challenging when trying to clean up and get back to normal.

Mud May Pose Hazards

The mud left behind by floodwaters may contain health hazards. It is important to get rid of this mud as soon as possible. Use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use soap containing disinfectants to wash your hands when you are done.

Solving Mildew Problems

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

A Word of Caution

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

Don't Delay . . .

Cleaning Up and Drying Out Your Home

If your house or its understructure has been under water from the recent flooding, you need to take steps to kill bacteria and dry out the building thoroughly.

It is important to disinfect all surfaces that were wet from floodwaters. Mold and mildew can develop from bacteria carried in floodwaters and infest your home. This could cause those living in the home to become ill, even long after the building has been repaired.

Following are steps you need to take to dry out your house.

- Turn off the main power.
- Open doors and windows to allow moist air to escape.
- Remove all wet furniture, contents and carpets or rugs. If you decide to keep some of these items, they must be cleaned and disinfected.
- Discard all contaminated food.
- Dry out interior walls. If they are plaster, drain any water in them by removing the baseboard trim and drilling holes about 2 inches above the floor. Flood-soaked sections of wallboard usually will have to be removed and thrown away. Panelled walls can usually be dried out by prying out the bottom corner of the paneling and propping it away from the wall studs.

- Clean exterior walls. Remove any flood-soaked insulation as soon as possible. Batt insulation and blown-in insulation cannot be reused. It must be thrown away. Rigid foam insulation can be removed and disinfected. Once it is completely dry it can be reinstalled. Once insulation is removed, the wall must be disinfected and thoroughly dried. Dehumidifiers and portable heaters can speed the process.

- If floodwaters got into your floor framing but not into your house, check for wet floor insulation. Wet floor insulation must be removed and the framing disinfected and dried in the same manner as the walls.

- Disinfect all surfaces that were soaked by floodwaters. Use "disinfecting" or "sanitizing" products or use a mixture of one-fourth cup of chlorine bleach mixed into one gallon of water.

In repairing and rebuilding, consider using water-resistant or waterproof materials. Instead of regular wallboard or plaster, use the water-resistant or waterproof kind. Install wallboard horizontally and use screws for easy removal in case of future flooding. Use rigid foam insulation instead of batt or blown-in insulation. Use galvanized or stainless steel hardware. Use indoor-outdoor carpeting. Use exterior grade plywood for reconstructing sub-floors.

Recovery Times is published by the Federal Emergency Management Agency and the South Dakota Division of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR1173

Loans, Grants and More

Helping South Dakotans on the Road to Recovery

Individuals and business owners who suffered losses because of the storms and flooding that began Feb. 3, may be eligible for assistance from one or more of the programs described below.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other business assets. For small businesses only, SBA makes economic injury disaster loans available for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance may be provided in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by

regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Farm Service Agency.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the South Dakota Attorney General's Consumer Protection Division. Legal assistance and referrals may be available by calling the South Dakota Bar Association.

INSURANCE INFORMATION

Assistance is available from the South Dakota Division of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will ...

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Use Care When Hiring Contractors

If you were affected by the recent snow and flooding, you should be aware that some unscrupulous contractors may try to take advantage of you.

"If you have disaster-related damages, I urge you to be very careful when contracting for repairs," Federal Coordinating Officer David P. Grier IV said.

"Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance," State Coordinating Officer Gary N. Whitney said. "Often the work is never performed or the down payment is never returned."

Whitney cautioned victims not to sign contracts or make down payments without first receiving written estimates from contractors, and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Whitney suggested that disaster victims call the South Dakota Attorney General's Consumer Protection Division (1-605-773-4400) if they have concerns about people representing themselves as contractors.

"You should remember that federal workers and federal contract workers do not charge victims for their services. If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department," Grier said.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline.

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, call the FEMA Helpline, 1-800-525-0321 (TTY: 1-800-660-8005).



FEMA photo by Jerry DeFelice

Salvation Army volunteers were on hand in a number of communities to aid flood victims.

SBA low-interest loans to help you recover . . .

Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that is not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a home owner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up

to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get help from an SBA representative by calling the toll-free SBA number listed on the application.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



All across the Upper Midwest, volunteers worked around the clock filling sandbags.

FEMAp photo by Jerry DeFelice

Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll free registration line: **1-800-462-9029** (**1-800-462-7585** for speech and hearing impaired).

If you apply for **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

Beware of Debris as Cleanup Begins

The debris left behind by flooding may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots
- Separate hazardous materials from other debris
- Always wash your hands after cleanup
- Treat electrical lines and outlets with extreme care. **Don't assume power is off.**

The Environmental Protection Agency (EPA) advises everyone to use extreme cau-

tion when returning to areas damaged by the recent floods.

Potential chemical hazards may be encountered during the repair and recovery efforts. The flooding may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the EPA urges you to call the police or fire department to report locations of tanks.

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration. 800-462-9029
(TTY for hearing/speech-impaired). 800-462-7585
Disaster Information Helpline. 800-525-0321
(TTY for hearing/speech-impaired). 800-660-8005
FEMA Fraud Detection. 800-323-8603
National Flood Insurance Program 800-427-4661
Social Security Administration 800-772-1213
U.S. Small Business Administration 800-366-6303
Internal Revenue Service. 800-829-1040
(TTY for hearing/speech-impaired). 800-829-4059
Housing and Urban Development Hotline. 800-669-9777
Department of Veterans Affairs 800-827-1000

State Agencies

Division of Insurance 605-773-3563
Attorney General,
Division of Consumer Protection 605-773-4400
Department of Transportation 605-773-3286
Community Mental Health,
Farm Crisis Hotline. 800-691-4336
Department of Health
Department of Social Services Call county office
Department of Environment and
Natural Resources. 800-438-3367
Farm Service Agency Call county office

Volunteer Agencies

American Red Cross Call local chapter